



US 20140365371A1

(19) **United States**

(12) **Patent Application Publication**
Ohlhausen

(10) **Pub. No.: US 2014/0365371 A1**

(43) **Pub. Date: Dec. 11, 2014**

(54) **ELECTRONIC PAYMENT SYSTEM**

(71) Applicant: **Safety Pay, Inc.**, Miami Beach, FL (US)

(72) Inventor: **Ralf Ohlhausen**, Frankfurt am Main (DE)

(73) Assignee: **Safety Pay, Inc.**, Miami Beach, FL (US)

(21) Appl. No.: **14/363,415**

(22) PCT Filed: **Dec. 7, 2012**

(86) PCT No.: **PCT/US12/68539**

§ 371 (c)(1),

(2), (4) Date: **Jun. 6, 2014**

Related U.S. Application Data

(60) Provisional application No. 61/568,911, filed on Dec. 9, 2011.

Publication Classification

(51) **Int. Cl.**
G06Q 20/42 (2006.01)

(52) **U.S. Cl.**

CPC **G06Q 20/42** (2013.01)

USPC **705/44**

(57) **ABSTRACT**

A specially configured computer for transferring money to a merchant, company, or other individual. The computer may comprise a barcode receiver configured to receive a copy of a barcode generated by the merchant, a barcode decoder configured to decode the barcode information with an application, a data input configured to receive customer information in an application running on the customer computer, a payment interface configured to present an interface for transmitting a bank payment to the merchant, a transaction information transfer module configured to send the transaction information to a bank system, a bank payment initiator configured to send an instruction to the bank system to initiate payment using the bank system at a first time period; and send a confirmation to a payment service provider indicating payment was initiated; wherein the confirmation is sent within ten minutes of the first time period.

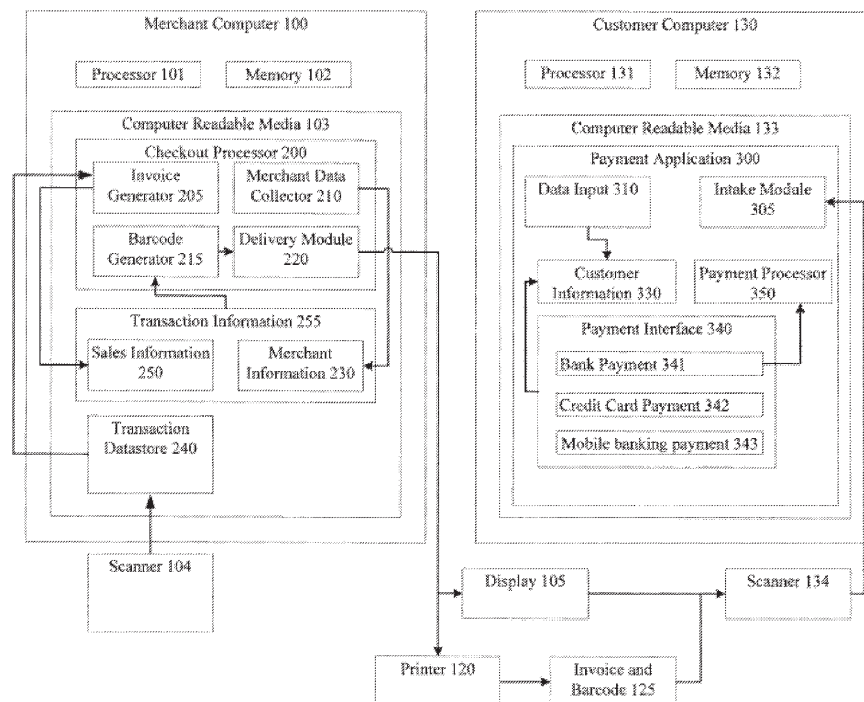


Figure 1

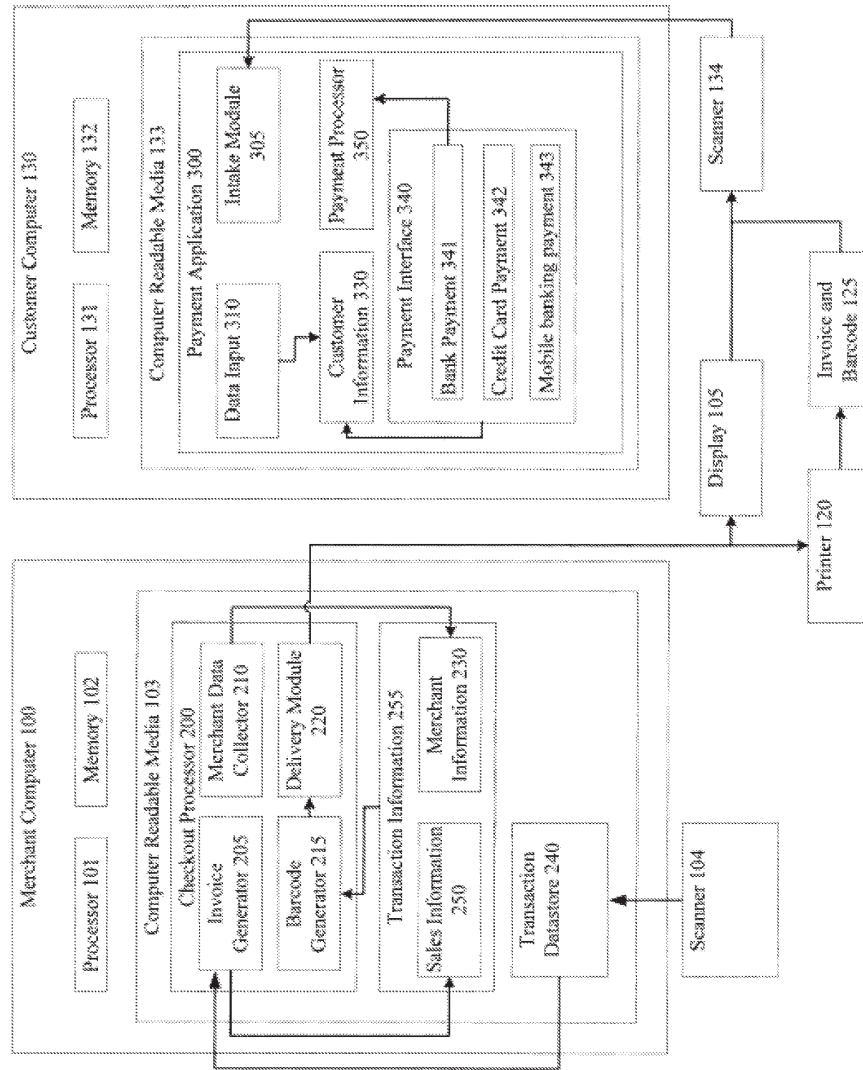


Figure 2

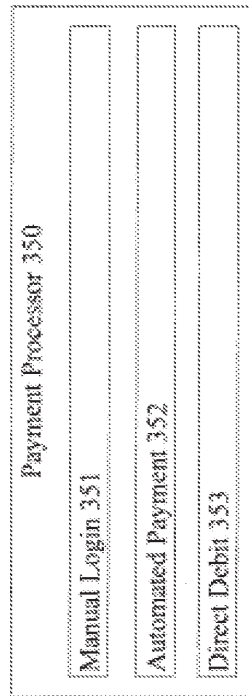


Figure 3

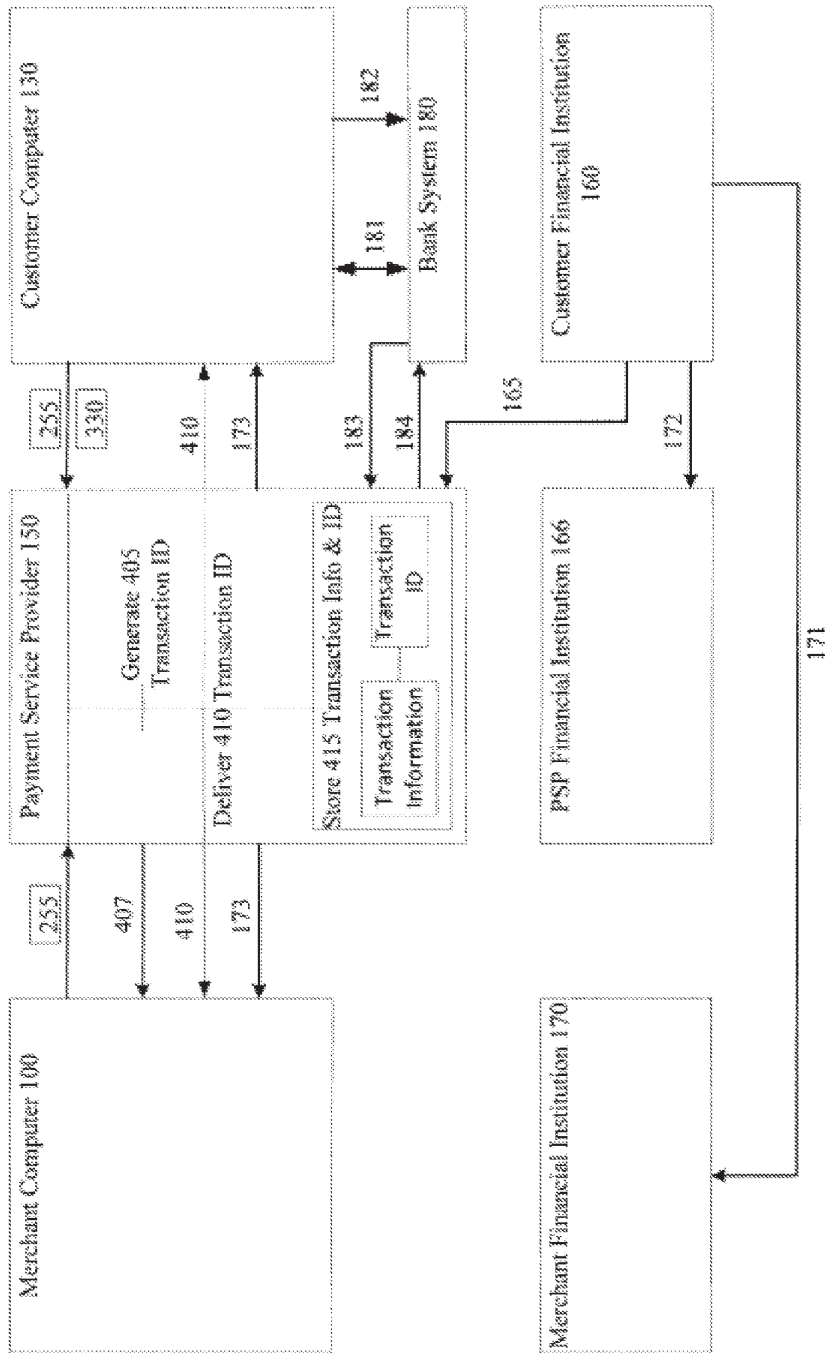
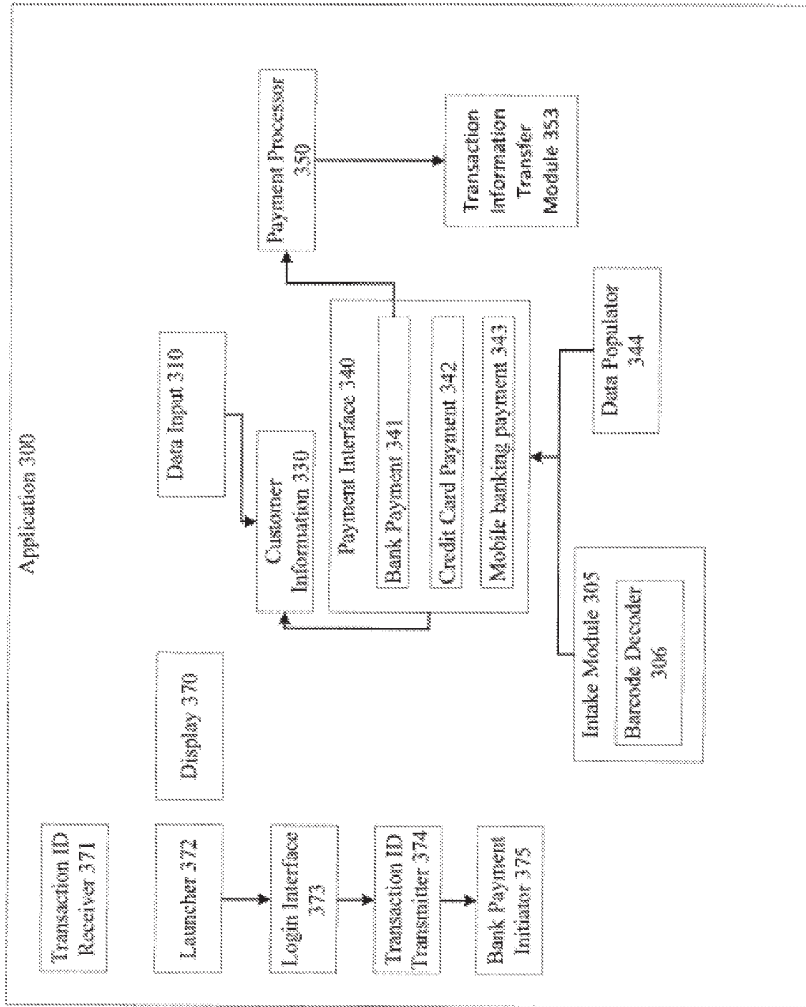


Figure 4



Explore Litigation Insights

Docket Alarm provides insights to develop a more informed litigation strategy and the peace of mind of knowing you're on top of things.

Real-Time Litigation Alerts



Keep your litigation team up-to-date with **real-time alerts** and advanced team management tools built for the enterprise, all while greatly reducing PACER spend.

Our comprehensive service means we can handle Federal, State, and Administrative courts across the country.

Advanced Docket Research



With over 230 million records, Docket Alarm's cloud-native docket research platform finds what other services can't. Coverage includes Federal, State, plus PTAB, TTAB, ITC and NLRB decisions, all in one place.

Identify arguments that have been successful in the past with full text, pinpoint searching. Link to case law cited within any court document via Fastcase.

Analytics At Your Fingertips



Learn what happened the last time a particular judge, opposing counsel or company faced cases similar to yours.

Advanced out-of-the-box PTAB and TTAB analytics are always at your fingertips.

API

Docket Alarm offers a powerful API (application programming interface) to developers that want to integrate case filings into their apps.

LAW FIRMS

Build custom dashboards for your attorneys and clients with live data direct from the court.

Automate many repetitive legal tasks like conflict checks, document management, and marketing.

FINANCIAL INSTITUTIONS

Litigation and bankruptcy checks for companies and debtors.

E-DISCOVERY AND LEGAL VENDORS

Sync your system to PACER to automate legal marketing.